

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CHARMAYNE A. WYNN

Debtor(s)

Case No. 22-22411GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2022.
- 2) The plan was confirmed on 03/03/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/19/2024.
- 5) The case was dismissed on 04/12/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,999.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$11,650.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$11,650.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,297.37
Court Costs \$0.00
Trustee Expenses & Compensation \$693.50
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,990.87

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK**	Unsecured	1,202.00	1,203.18	1,203.18	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Secured	5,050.00	5,050.89	5,050.89	0.00	0.00
AUTO USE	Secured	2,698.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	6,393.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	307.00	307.75	307.75	0.00	0.00
CITIBANK NA**	Unsecured	326.00	326.50	326.50	0.00	0.00
CITIZENS BANK NA	Secured	5,309.00	5,528.65	0.00	815.13	0.00
CONSUMER COLLECTION MANA	Unsecured	816.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE COMPANY	Unsecured	540.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,678.00	5,680.72	5,680.72	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	28.74	28.74	0.00	0.00
GINNYS	Unsecured	57.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	4,796.00	4,796.93	4,796.93	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	2,237.00	2,237.62	2,237.62	0.00	0.00
KOHL'S DEPARTMENT STORE	Unsecured	107.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	506.00	506.07	506.07	0.00	0.00
LVNV FUNDING LLC	Unsecured	294.00	240.53	240.53	0.00	0.00
MACYS RETAIL HOLDINGS INC++	Unsecured	86.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,316.00	2,316.29	2,316.29	0.00	0.00
MIDFIRST BANK	Secured	30,823.00	29,149.59	0.00	7,844.00	0.00
MIDFIRST BANK	Secured	0.00	739.35	739.35	0.00	0.00
MIDLAND FUNDING	Unsecured	3,205.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,907.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,789.00	1,789.79	1,789.79	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,213.00	6,175.68	6,175.68	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,001.00	5,962.65	5,962.65	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,558.00	5,519.78	5,519.78	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,835.00	4,801.82	4,801.82	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,168.00	4,128.76	4,128.76	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,123.00	1,087.58	1,087.58	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	909.00	909.34	909.34	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD LLC; JEFFERS	Unsecured	642.00	642.72	642.72	0.00	0.00
RECOVERY EXCHANGE LLC	Unsecured	NA	186.55	186.55	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	2,873.00	2,873.45	2,873.45	0.00	0.00
TD BANK USA NA**	Unsecured	171.00	171.82	171.82	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$8,659.13	\$0.00
Mortgage Arrearage	\$739.35	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,050.89	\$0.00	\$0.00
TOTAL SECURED:	\$5,790.24	\$8,659.13	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,894.27	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,990.87</u>
Disbursements to Creditors	<u>\$8,659.13</u>
TOTAL DISBURSEMENTS :	<u>\$11,650.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/05/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.